

Exhibit 3b

Translation from "The Scard Company" business plan draft (exhibit 3.a.) from November 2, 1997

Page numbers refer to the page numbers in exhibit 3.a.

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...

In the following a description of planned hardware/software peripheral components are:

- Mousepad with a built in smart card reader
- A/D converter
- ...

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- Games, Tamagotchi, Adventure games, Horizontal Tetris.
- PC access sytem (via mouse pad)
- Lotto numbers - provides random numbers for use on a lotto coupon

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8.3. Sales prices

The sales prices has been determined considering that the price is part of the concept. The price must be at level, which makes it possible that the customer buys another one or two SCARDS witout considering too much the investment.

The following sales prices are temporary

SCARD -----	199,00 DKK
Mousepad with integrated smart card reader -----	89,00 DKK
A/D converter -----	49,00 DKK.
I/O port -----	49,00 DKK